IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

DEC 2 9 2005

re Patent Application of

Daniel Flitcroft

Application No.: 09/506,830

Filed: February 18, 2000

For: CREDIT CARD SYSTEM AND

METHOD

Mail Stop Final Amendment

Group Art Unit: 3628

Examiner: Clement B Graham

Confirmation No.: 9055

AMENDMENT UNDER 37 C.F.R. § 1.116

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In complete response to the Office Action dated August 1, 2005, Applicant submits herewith the following Response and Petition for two month Extension of Time extending the period for response from November 1, 2005 to January 1, 2006.